

## NOTICES OF SUBSTANTIVE POLICY STATEMENTS

The Administrative Procedure Act requires the publication of substantive policy statements issued by agencies (A.R.S.) § 41101(B)(14)). Substantive Policy Statements are written expressions which inform the general public of an agency's current approach to rule or regulation practice substantive policy statement does not include internal procedural documents which may only affect the internal procedures of the agency and does not impose additional requirements or penalties on regulated parties in accordance with A.R.S. Title 41.

### NOTICE OF SUBSTANTIVE POLICY STATEMENT

#### / BANKING DEPARTMENT

1. **Title or subject of the substantive policy statement and the substantive policy statement number by which the policy statement is referenced:**  
Consumer Lenders/Sale of Insurance Policy Statement #CL 1
2. **Date the substantive policy statement was issued and the effective date of the policy statement if different from the issuance date:**  
Issued: June 11, 1997; effective March 6, 1997
3. **Summary of the contents of the substantive policy statement:**  
The policy allows consumer lenders to sell credit life insurance and credit disability insurance so long as it bears a reasonable relationship to the existing hazard or risk of loss and it is written by an agent licensed in this state and by an insurance company authorized to conduct such business in this state. The policy also explains when a licensed insurance agent is required to be present.
4. **A statement as to whether the substantive policy statement is a new statement or a revision:**  
This is a new statement.
5. **The name, address, and telephone number of the person to whom questions and comments about the substantive policy statement may be directed:**  
Name: Judy Hudson, Division Manager  
Address: State Banking Department  
Consumer Finance Division  
2910 North 44th Street, Suite 310  
Phoenix, Arizona 85018  
Telephone: (602) 255-4421, ext. 160
6. **Information about where a person may obtain a copy of the substantive policy statement and the costs for obtaining the policy statement:**  
This policy statement can be viewed by visiting the Arizona State Banking Department. If copies are needed, the cost will be 50¢ per page. Please contact June Beckwith at (602) 255-4421, ext. 113.

### NOTICE OF SUBSTANTIVE POLICY STATEMENT

#### / BANKING DEPARTMENT

1. **Title or subject of the substantive policy statement and the substantive policy statement number by which the policy statement is referenced:**  
Consumer Lenders/Dual Licenses Policy Statement #CL 2
2. **Date the substantive policy statement was issued and the effective date of the policy statement if different from the issuance date:**  
Issued: June 11, 1997; effective May 5, 1997
3. **Summary of the contents of the substantive policy statement:**  
The policy explains that there is no statutory or regulatory prohibition against a duly qualified corporate entity holding both a consumer lender license and a mortgage banker license.
4. **A statement as to whether the substantive policy statement is a new statement or a revision:**  
This is a new statement.

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5. The name, address, and telephone number of the person to whom questions and comments about the substantive policy statement may be directed:

Name: Judy Hudson, Division Manager  
Address: State Banking Department  
Consumer Finance Division  
2910 North 44th Street, Suite 310  
Phoenix, Arizona 85018  
Telephone: (602) 255-4421, ext. 160

6. Information about where a person may obtain a copy of the substantive policy statement and the costs for obtaining the policy statement:

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**NOTICE OF SUBSTANTIVE POLICY STATEMENT**

✓ **BANKING DEPARTMENT**

1. Title or subject of the substantive policy statement and the substantive policy statement number by which the policy statement is referenced:

Trust Companies/Liquid Capital Requirement Policy Statement #TC 1

2. Date the substantive policy statement was issued and the effective date of the policy statement if different from the issuance date:

Issued: June 11, 1997; effective December 11, 1996

3. Summary of the contents of the substantive policy statement:

The policy is to provide adequate protection to trust company clients who believe their money is safe in a trust company. The Department shall require an Arizona licensed trust company or an applicant for a license to identify, earmark, and set aside \$500,000 in liquid capital as defined by A.R.S. § 6-6851(A)(7).

4. A statement as to whether the substantive policy statement is a new statement or a revision:

This is a new statement.

5. The name, address, and telephone number of the person to whom questions and comments about the substantive policy statement may be directed:

Name: Judy Seymour, Division Manager  
Address: State Banking Department  
Financial Institutions Division  
2910 North 44th Street, Suite 310  
Phoenix, Arizona 85018  
Telephone: (602) 255-4421, ext. 123

6. Information about where a person may obtain a copy of the substantive policy statement and the costs for obtaining the policy statement:

This policy statement can be viewed by visiting the Arizona State Banking Department. If copies are needed, the cost will be 50¢ per page. Please contact June Beckwith at (602) 255-4421, ext. 113.

**NOTICE OF SUBSTANTIVE POLICY STATEMENT**

✓ **DEPARTMENT OF LIQUOR LICENSES AND CONTROL**

1. Title or subject of the substantive policy statement and the substantive policy statement number by which the policy statement is referenced:

Maintaining Financial Records for Audit Review Pertaining to A.R.S. § 4-210(A)(7), Audit No. 1, Amended

2. Date the substantive policy statement was issued and the effective date of the policy statement if different from the issuance date:

Issued: July 21, 1997

3. Summary of the contents of the substantive policy statement:

This policy statement advises all series 12 restaurant licenses of the importance in preserving financial documentation as required by statute (A.R.S. § 4-210(A)(7)). The completeness of records is addressed as well as the possible consequences for failing to maintain the required documentation.

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4. A statement as to whether the substantive policy statement is a new statement or a revision:  
This a revised statement.

5. The name, address, and telephone number of the person to whom questions and comments about the substantive policy statement may be directed:

Name: Audit Division

Address: Department of Liquor Licenses and Control  
800 West Washington, 5th Floor  
Phoenix, Arizona 85007

Telephone: (602) 542-9051

6. Information about where a person may obtain a copy of the substantive policy statement and the costs for obtaining the policy statement:

A copy of the substantive policy statement may be obtained for a fee of 10¢ per policy statement at the Arizona Department of Liquor Licenses and Control, 800 West Washington, 5th Floor, Phoenix, Arizona 85007.